



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [CENTRAL BANCOMPANY, INC](#)

City/State [JEFFERSON CITY, MO](#)

Bank Holding Company Information

Federal Reserve District: [8](#)

Consolidated Assets (\$000): [19,397,228](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [13](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[CENTRAL BANCOMPANY, INC](#)
[238 MADISON STREET](#)
[JEFFERSON CITY, MO 65101](#)

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Summary Ratios

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
Average assets (\$000)	18,883,275			15,848,772			16,702,105			13,624,172			12,761,763		
Net income (\$000)	121,172			107,263			240,776			209,643			177,576		
Number of BHCs in peer group	131			127			128			125			118		
	BHC	Peer # 1	Pct												
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	2.63	2.65	45	3.16	2.84	71	2.97	2.77	63	3.44	3.01	68	3.31	3.08	58
+ Non-interest income	1.49	1.11	73	1.28	1.14	64	1.56	1.21	71	1.27	1.32	57	1.25	1.31	57
- Overhead expense	2.40	2.24	65	2.49	2.63	51	2.49	2.57	57	2.64	2.69	54	2.59	2.71	47
- Provision for credit losses	0.06	-0.15	87	0.16	0.85	8	0.16	0.51	11	0.10	0.15	44	0.12	0.14	54
+ Securities gains (losses)	0.01	0.01	69	0	0.03	2	0	0.02	2	0.22	0.01	99	0.06	0	98
+ Other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
= Pretax net operating income (tax equivalent)	1.68	1.79	48	1.77	0.64	93	1.88	1.04	91	2.03	1.56	87	1.80	1.57	73
Net operating income	1.28	1.36	48	1.35	0.48	94	1.44	0.81	92	1.54	1.19	86	1.39	1.24	69
Net income	1.28	1.35	49	1.35	0.50	93	1.44	0.82	91	1.54	1.19	86	1.39	1.24	68
Net income (Subchapter S adjusted)					2.16			0.93		1.18			1.17		1.42
Percent of Average Earning Assets															
Interest income (tax equivalent)	2.90	3.14	32	3.76	3.78	47	3.45	3.55	38	4.26	4.41	39	4.04	4.24	36
Interest expense	0.13	0.27	18	0.35	0.66	14	0.26	0.52	14	0.58	1.08	15	0.44	0.86	15
Net interest income (tax equivalent)	2.77	2.85	41	3.41	3.10	67	3.19	3.01	54	3.68	3.33	64	3.60	3.38	60
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0	0.13	12	0.11	0.28	32	0.10	0.27	32	0.11	0.21	41	0.19	0.22	61
Earnings coverage of net loan and lease losses (X)	-913.80	4.52	3	27.69	21.56	75	35.04	22.91	79	31.40	24.40	73	15.05	21.75	52
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.52	1.39	66	1.37	1.51	43	1.47	1.58	47	1.41	0.83	90	1.54	0.90	89
Allowance for loan and lease losses / Total loans and leases	1.50	1.37	66	1.36	1.48	45	1.45	1.55	46	1.40	0.81	90	1.54	0.89	89
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.36	0.63	26	0.54	0.66	45	0.37	0.71	20	0.65	0.57	62	0.47	0.61	37
30-89 days past due loans and leases / Total loans and leases	0.15	0.27	37	0.19	0.36	30	0.23	0.39	34	0.34	0.43	49	0.39	0.44	49
Liquidity and Funding															
Net noncore funding dependence	-16.65	-1.82	11	-13.41	6.94	6	-12.20	3.20	9	-13.78	14.45	2	-20.28	16.62	1
Net short-term noncore funding dependence	-16.99	-8.21	18	-13.90	-2.29	17	-12.63	-4.76	20	-14.61	3.38	10	-20.82	4.66	9
Net loans and leases / Total assets	52.88	59.81	23	58.52	63.21	25	55.81	61.58	24	62.32	63.77	34	62.15	63.98	31
Capitalization															
Tier 1 leverage ratio	11.33	9.11	90	11.83	9.03	92	11.73	9.13	93	13.13	9.76	94	14.21	9.71	97
Holding company equity capital / Total assets	12.51	10.88	75	12.91	11.06	75	12.72	11.16	73	14.18	12.43	72	14.76	12.22	78
Total equity capital (including minority interest) / Total assets	12.51	11.01	74	12.91	11.18	75	12.72	11.29	72	14.18	12.57	72	14.76	12.27	78
Common equity tier 1 capital / Total risk-weighted assets	19.11	12.69	95	17.47	12.01	92	18.48	12.38	93	16.70	12.17	91	18.22	12.12	94
Net loans and leases / Equity capital (X)	4.23	5.51	23	4.53	5.78	22	4.39	5.58	25	4.40	5.21	29	4.21	5.29	24
Cash dividends / Net income	12.78	25.30	25	13.61	60.26	14	18.56	42.30	18	17.94	33.12	22	17.44	27.31	25
Cash dividends / Net income (Subchapter S adjusted)					21.71		61.66			-0.65			-12.02		17.36
Growth Rates															
Assets	11.70	9.29	62	30.78	17.07	86	22.18	16.68	68	13.64	9.26	74	2.35	7	29
Equity capital	8.25	9.31	59	9.15	6.16	70	9.62	6.99	68	9.20	10.49	60	9.06	7.89	68
Net loans and leases	0.95	0.79	65	21.36	13.26	79	9.42	9.07	64	13.95	9.10	76	2.27	7.89	23
Noncore funding	5.35	-23.76	82	26.54	-2.41	86	15.29	-12.18	80	15.10	6.59	69	-3.52	10.67	25
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	41	0	0.98	37	0	0.77	38	0	1.02	36	0	1.14	37
Long-term debt / Equity capital	0	11.05	11	0	13.39	12	0	13.56	10	0	13.04	13	0	13.37	15
Equity investment in subsidiaries / Equity capital	78.67	103.07	1	78.09	103.11	1	78.72	102.81	2	77.82	103.22	1	71.38	103.10	1
Cash from ops + noncash items + op expense / Op expense + dividends	222.57	130.64	84	146.96	154.33	59	137.79	147.24	54	304.99	190.27	83	338.81	174.91	92

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	234,434	228,741	460,453	427,907	383,842	2.49	43.56
Income from lease financing receivables.....	3,622	3,557	7,226	6,956	5,507	1.83	142.60
Fully taxable income on loans and leases.....	234,648	228,532	460,435	427,097	382,139	2.68	44.57
Tax-exempt income on loans and leases.....	3,408	3,766	7,244	7,766	7,210	-9.51	37.14
Estimated tax benefit on income on loans and leases.....	1,181	1,242	1,864	1,953	1,611	-4.89	-6.02
Income on loans and leases (tax equivalent).....	239,237	233,540	469,543	436,816	390,960	2.44	44.08
Investment interest income (tax equivalent).....	18,080	37,150	60,166	83,192	65,464	-51.33	-45.47
Interest on balances due from depository institutions.....	1,253	3,469	4,540	15,775	15,354	-63.88	-45.33
Interest income on other earning assets.....	1,221	1,500	2,804	6,466	2,213	-18.60	95.36
Total interest income (tax equivalent).....	259,791	275,659	537,053	542,249	473,991	-5.76	28.53
Interest on time deposits of \$250K or more	1,160	2,563	4,517	4,221	2,077	-54.74	
Interest on time deposits < \$250K.....	3,859	8,581	14,508	19,310	11,981	-55.03	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	5,352	11,211	17,132	35,348	24,991	-52.26	28.75
Interest on other borrowings and trading liabilities.....	1,133	3,228	4,575	14,713	12,429	-64.90	-61.04
Interest on subordinated debt and mandatory convertible securities	0	0	0	0	0		
Total interest expense.....	11,504	25,583	40,732	73,592	51,478	-55.03	4.12
Net interest income (tax equivalent).....	248,287	250,076	496,321	468,657	422,513	-0.72	29.94
Non-interest income.....	140,843	101,571	260,958	173,367	159,682	38.66	88.22
Adjusted operating income (tax equivalent)	389,130	351,647	757,279	642,024	582,195	10.66	46.34
Overhead expense.....	226,307	197,368	415,704	359,792	330,814	14.66	42.38
Provision for credit losses.....	5,612	12,442	27,153	14,024	15,880		-11.55
Securities gains (losses)	646	-171	-166	29,658	8,010		
Other tax equivalent adjustments	0	0	0	0	0		
Pretax net operating income (tax equivalent).....	158,618	139,928	313,689	276,079	230,008	13.36	57.93
Applicable income taxes	35,872	30,660	70,015	62,685	48,551	17.00	18.17
Tax equivalent adjustments	1,574	2,005	2,898	3,751	3,881	-21.50	-69.66
Applicable income taxes (tax equivalent).....	37,446	32,665	72,913	66,436	52,432	14.64	5.35
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	121,172	107,263	240,776	209,643	177,576	12.97	86.73
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	121,172	107,263	240,776	209,643	177,576	12.97	86.73
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	121,172	107,263	240,776	209,643	177,576	12.97	86.73
Investment securities income (tax equivalent).....	18,080	37,150	60,166	83,192	65,464	-51.33	-45.47
US Treasury and agency securities (excluding mortgage-backed securities)	4,036	9,733	14,966	26,755	12,805	-58.53	-45.29
Mortgage-backed securities	11,284	19,581	33,271	32,532	23,056	-42.37	69.02
All other securities	2,760	7,836	11,929	23,905	29,603	-64.78	-85.55
Cash dividends declared.....	15,489	14,603	44,693	37,613	30,976	6.07	157.38
Common	15,489	14,603	44,693	37,613	30,976	6.07	157.38
Preferred	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	2.75	2.92	38	3.48	3.46	54	3.22	3.27	44	3.98	4	51	3.71	3.87	37
Less: Interest expense	0.12	0.25	19	0.32	0.61	15	0.24	0.48	16	0.54	0.98	16	0.40	0.79	15
Equals: Net interest income (tax equivalent)	2.63	2.65	45	3.16	2.84	71	2.97	2.77	63	3.44	3.01	68	3.31	3.08	58
Plus: Non-interest income	1.49	1.11	73	1.28	1.14	64	1.56	1.21	71	1.27	1.32	57	1.25	1.31	57
Equals: adjusted operating income (tax equivalent)	4.12	3.82	72	4.44	4.05	73	4.53	4.04	78	4.71	4.41	72	4.56	4.46	57
Less: Overhead expense	2.40	2.24	65	2.49	2.63	51	2.49	2.57	57	2.64	2.69	54	2.59	2.71	47
Less: Provision for credit losses	0.06	-0.15	87	0.16	0.85	8	0.16	0.51	11	0.10	0.15	44	0.12	0.14	54
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	69	0	0.03	2	0	0.02	2	0.22	0.01	99	0.06	0	98
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	48	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.68	1.79	48	1.77	0.64	93	1.88	1.04	91	2.03	1.56	87	1.80	1.57	73
Less: Applicable income taxes (tax equivalent)	0.40	0.41	51	0.41	0.16	93	0.44	0.23	91	0.49	0.36	85	0.41	0.33	73
Less: Minority interest	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income	1.28	1.36	48	1.35	0.48	94	1.44	0.81	92	1.54	1.19	86	1.39	1.24	69
Plus: Net extraordinary items	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.28	1.35	49	1.35	0.50	93	1.44	0.82	91	1.54	1.19	86	1.39	1.24	68
Memo: Net income (last four quarters)	1.40	1.25	68	1.43	0.81	90	1.44	0.82	91	1.54	1.19	86	1.39	1.24	69
Net income-BHC and noncontrolling (minority) interest	1.28	1.37	49	1.35	0.50	93	1.44	0.83	90	1.54	1.20	86	1.39	1.25	68
Margin Analysis															
Average earning assets / Average assets	94.98	93.15	73	92.62	91.74	64	93.16	92.32	61	93.36	91.05	74	91.87	91.48	56
Average interest-bearing funds / Average assets	55.98	62.32	23	58.17	65.48	22	57.16	64.06	22	59.11	65.57	21	59.15	65.56	23
Interest income (tax equivalent) / Average earning assets	2.90	3.14	32	3.76	3.78	47	3.45	3.55	38	4.26	4.41	39	4.04	4.24	36
Interest expense / Average earning assets	0.13	0.27	18	0.35	0.66	14	0.26	0.52	14	0.58	1.08	15	0.44	0.86	15
Net interest income (tax equivalent) / Average earning assets	2.77	2.85	41	3.41	3.10	67	3.19	3.01	54	3.68	3.33	64	3.60	3.38	60
Yield or Cost															
Total loans and leases (tax equivalent)	4.61	4.05	79	4.78	4.44	73	4.68	4.27	75	5.06	5.09	52	4.74	4.95	42
Interest-bearing bank balances	0.12	0.11	65	0.68	0.50	81	0.40	0.27	83	2.18	2.04	53	1.87	1.64	71
Federal funds sold and reverse repos	0.35	0.26	74	1.07	0.94	65	0.87	0.68	67	2.43	2.44	62	1.91	2.17	41
Trading assets	3.24	0.42	96	0	0.67	24	0	0.60	23	2.55	0.99	76	0	1.11	19
Total earning assets	2.88	3.11	33	3.73	3.74	47	3.43	3.51	39	4.23	4.36	42	4.01	4.20	36
Investment securities (tax equivalent)	0.68	1.80	1	1.90	2.51	9	1.34	2.25	3	2.50	2.76	29	2.24	2.68	14
US Treasury and agency securities (excluding mortgage-backed securities)	0.31	1.28	7	1.28	2.01	19	0.74	1.75	10	2.14	2.32	41	1.38	2.05	11
Mortgage-backed securities	0.88	1.56	4	1.80	2.33	11	1.46	2.05	7	2.24	2.61	11	2.28	2.50	21
All other securities	3	2.91	57	2.93	3.48	31	2.88	3.24	38	3.20	4.06	28	3.20	4.20	29
Interest-bearing deposits	0.22	0.24	53	0.55	0.70	39	0.43	0.53	43	0.84	1.10	30	0.59	0.81	33
Time deposits of \$250K or more	0.80	0.76	56	1.63	1.67	41	1.45	1.42	50	1.53	1.96	18	0.96	1.44	18
Time deposits < \$250K	0.68	0.72	53	1.33	1.58	28	1.15	1.36	32	1.55	1.82	31	0.99	1.29	27
Other domestic deposits	0.14	0.17	49	0.35	0.50	29	0.25	0.36	38	0.64	0.93	30	0.48	0.67	33
Foreign deposits		0.12			0.59			0.42			1.19			0.97	
Federal funds purchased and repos	0.16	0.19	62	0.52	0.85	31	0.35	0.62	31	1.44	1.86	37	1.27	1.51	42
Other borrowed funds and trading liabilities	0.05	1.31	10	0	1.62	0	0	1.50	0	0	2.38	1		2.28	
All interest-bearing funds	0.22	0.40	19	0.56	0.92	17	0.43	0.74	17	0.91	1.49	19	0.68	1.19	15

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018			
Non-interest Income and Expenses												
Total non-interest income		140,843		101,571		260,958		173,367		159,682		
Fiduciary activities income		18,345		15,380		32,378		30,310		30,258		
Service charges on deposit accounts - domestic		18,959		17,920		37,914		38,914		37,212		
Trading revenue.....		6		12		29		32		2		
Investment banking fees and commissions.....		11,664		9,908		20,374		17,995		15,603		
Insurance activities revenue.....		125		287		554		669		692		
Venture capital revenue.....		0		0		0		0		0		
Net servicing fees		-1,217		-2,467		-3,508		1,515		3,846		
Net securitization income		0		0		0		0		0		
Net gains (losses) on sales of loans, OREO, other assets.....		46,968		30,181		95,323		24,182		17,062		
Other non-interest income.....		45,993		30,350		77,894		59,750		55,007		
Total overhead expenses		226,307		197,368		415,704		359,792		330,814		
Personnel expense.....		135,521		122,347		259,863		217,619		198,273		
Net occupancy expense.....		20,180		19,935		40,504		36,629		36,692		
Goodwill impairment losses		0		0		0		0		0		
Amortization expenses and impairment loss (other intangible assets).....		2,023		2,029		4,057		1,897		1,344		
Other operating expenses.....		68,583		53,057		111,280		103,647		94,505		
Fee income on mutual funds and annuities.....		2,997		2,475		5,082		5,490		5,599		
Memoranda												
Assets under management in proprietary mutual funds and annuities.....		0		0		0		0		0		
Number of equivalent employees		2,886		2,927		2,960		2,982		2,669		
Average personnel expense per employee.....		46.96		41.80		87.79		72.98		74.29		
Average assets per employee.....		6,543.06		5,414.68		5,642.60		4,568.80		4,781.48		
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios												
Mutual fund fee income / Non-interest income	2.13	2.15	54	2.44	2.20	60	1.95	2.02	55	3.17	2.72	60
Overhead expenses / Net Interest Income + non-interest income	58.39	59.03	44	56.45	63.28	28	55.11	62.28	24	56.37	61.29	34
Percent of Average Assets												
Total overhead expense	2.40	2.24	65	2.49	2.63	51	2.49	2.57	57	2.64	2.69	54
Personnel expense.....	1.44	1.25	70	1.54	1.31	75	1.56	1.30	76	1.60	1.41	69
Net occupancy expense.....	0.21	0.24	34	0.25	0.26	46	0.24	0.26	41	0.27	0.28	46
Other operating expenses.....	0.75	0.73	64	0.70	0.99	27	0.69	0.94	29	0.77	0.97	41
Overhead less non-interest income	0.91	1.10	31	1.21	1.36	39	0.93	1.25	24	1.37	1.32	49
Percent of Adjusted Operating Income (Tax Equivalent)												
Total overhead expense	58.16	58.45	45	56.13	62.83	30	54.89	61.82	24	56.04	60.64	35
Personnel expense.....	34.83	33.10	60	34.79	32.43	64	34.32	32.36	60	33.90	32.39	57
Net occupancy expense.....	5.19	6.33	32	5.67	6.65	32	5.35	6.58	28	5.71	6.52	33
Other operating expenses.....	18.14	18.60	49	15.67	23.06	17	15.23	22.28	15	16.44	21.20	22
Total non-interest income	36.19	28.18	69	28.88	27.40	61	34.46	28.83	66	27	29.23	56
Fiduciary activities income	4.71	2.24	80	4.37	2.10	79	4.28	2.09	79	4.72	1.97	82
Service charges on domestic deposit accounts	4.87	3.19	80	5.10	3.35	80	5.01	3.27	81	6.06	3.88	80
Trading revenue.....	0	0.72	44	0	1.60	46	0	1.28	43	0	1.18	39
Investment banking fees and commissions.....	3	2.52	71	2.82	2.64	69	2.69	2.46	70	2.80	3.54	66
Insurance activities revenue.....	0.03	0.37	42	0.08	0.39	53	0.07	0.41	51	0.10	0.47	52
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	41
Net servicing fees	-0.31	0.55	3	-0.70	-0.20	17	-0.46	0.01	16	0.24	0.28	63
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	12.07	3.83	89	8.58	2.89	87	12.59	3.92	87	3.77	1.86	80
Other non-interest income.....	11.82	9.26	74	8.63	9.31	52	10.29	9.65	65	9.31	10.04	59
Overhead less non-interest income	21.96	29.94	24	27.24	34.19	27	20.43	31.93	17	29.04	31.06	36
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.62	21.54	61	21.91	18.39	72	22.32	18.63	73	22.71	20.56	67
Applicable income tax + TE / Pretax net operating income + TE	23.61	23.10	61	23.34	22.75	57	23.24	21.18	64	24.06	23.23	64

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	7,052,732	6,670,429	6,770,231	6,618,594	5,626,353	5.73	36.81	
Commercial and industrial loans	1,735,273	2,039,557	1,955,143	1,240,107	1,088,749	-14.92	58.78	
Loans to individuals	1,030,440	997,061	1,026,180	1,015,929	1,040,080	3.35	14.89	
Loans to depository institutions and acceptances of other banks	0	0	0	0	0			
Agricultural loans	77,609	79,547	75,247	102,471	88,427	-2.44	-4.62	
Other loans and leases	550,224	552,053	575,253	507,569	490,276	-0.33	41.22	
Less: Unearned income	31,890	37,067	26,985	7,654	5,975	-13.97	521.40	
Loans and leases, net of unearned income	10,414,388	10,301,580	10,375,069	9,477,016	8,327,910	1.10	36.84	
Less: Allowance for loan and lease losses	156,247	139,961	150,457	132,949	128,044	11.64	24.01	
Net loans and leases	10,258,141	10,161,619	10,224,612	9,344,067	8,199,866	0.95	37.05	
Debt securities that reprice or mature in over 1 year	3,887,025	2,667,954	3,635,898	1,597,621	967,080	45.69	81.67	
Mutual funds and equity securities	7,339	4,811	7,284	7,150	29,126	52.55	-92.37	
Subtotal	14,152,505	12,834,384	13,867,794	10,948,838	9,196,072	10.27	45.59	
Interest-bearing bank balances	2,719,386	1,505,005	1,597,706	746,806	1,044,438	80.69	333.26	
Federal funds sold and reverse repos	20,998	44,994	10,238	200,831	194,183	-53.33	2551.26	
Debt securities that reprice or mature within 1 year	1,394,676	1,859,749	1,716,688	1,978,008	1,858,407	-25.01	42.18	
Trading assets	585	1,223	216	108	125	-52.17	-83.30	
Total earning assets	18,288,150	16,245,355	17,192,642	13,874,591	12,293,225	12.57	61.36	
Non-interest-bearing cash and due from depository institutions	233,532	258,007	246,212	256,499	239,047	-9.49	0.48	
Premises, fixed assets, and leases	215,639	222,257	218,062	225,804	164,684	-2.98	22.31	
Other real estate owned	6,512	14,053	10,580	9,756	11,354	-53.66	-75.85	
Investment in unconsolidated subsidiaries	0	0	0	0	0			
Intangible and other assets	653,395	625,755	651,967	627,781	485,860	4.42	24.76	
Total assets	19,397,228	17,365,427	18,319,463	14,994,431	13,194,170	11.70	57.79	
Quarterly average assets	19,309,023	16,681,813	17,727,072	14,378,475	12,753,744	15.75	59.49	
Average loans and leases (YTD)	10,383,201	9,781,208	10,036,140	8,639,119	8,256,094	6.15	39.33	
Memoranda								
Loans held-for-sale	125,013	73,312	134,434	73,172	32,116	70.52	232.00	
Loans not held-for-sale	10,289,375	10,228,268	10,240,635	9,403,844	8,295,794	0.60	35.87	
Real estate loans secured by 1–4 family	1,988,073	1,815,363	1,853,533	1,832,589	1,571,360	9.51	36.65	
Commercial real estate loans	4,812,419	4,577,609	4,655,407	4,503,934	3,841,195	5.13	37.01	
Construction and land development	771,533	802,490	709,601	770,963	660,849	-3.86	29.15	
Multifamily	739,237	588,773	674,515	580,189	522,083	25.56	64.84	
Nonfarm nonresidential	3,301,649	3,186,346	3,271,291	3,152,782	2,658,263	3.62	33.86	
Real estate loans secured by farmland	252,240	277,457	261,291	282,071	213,798	-9.09	34.23	
Total investment securities	5,289,040	4,532,514	5,359,870	3,582,779	2,854,613	16.69	64.42	
U.S. Treasury securities	838,833	908,916	866,472	357,622	269,589	-7.71	27502.27	
US agency securities (excluding mortgage-backed securities)	1,695,317	923,433	1,730,254	845,909	699,738	83.59	47.75	
Municipal securities	97,825	172,283	134,225	237,740	389,639	-43.22	-86.07	
Mortgage-backed securities	2,598,568	2,257,955	2,490,626	1,711,641	1,067,886	15.09	197.02	
Asset-backed securities	21,243	23,877	22,246	28,609	38,438	-11.03	-63.16	
Other debt securities	29,915	241,239	108,763	394,108	360,197	-87.60	-91.07	
Mutual funds and equity securities	7,339	4,811	7,284	7,150	29,126	52.55	-92.37	
Available-for-sale securities	5,264,788	4,483,259	5,323,017	3,518,407	2,747,237	17.43	70.62	
U.S. Treasury securities	838,833	908,916	866,472	357,622	269,589	-7.71	27502.27	
US agency securities (excluding mortgage-backed securities)	1,695,317	923,433	1,730,254	845,909	699,738	83.59	47.75	
Municipal securities	80,979	127,925	104,729	180,608	311,503	-36.70	-85.83	
Mortgage-backed securities	2,598,501	2,257,869	2,490,553	1,711,551	1,067,772	15.09	197.09	
Asset-backed securities	21,243	23,877	22,246	28,609	38,438	-11.03	-63.16	
Other debt securities	29,915	241,239	108,763	394,108	360,197	-87.60	-91.07	
Mutual funds and equity securities	0	0	0	0	0			
Held-to-maturity securities appreciation (depreciation)	190	691	359	898	1,180	-72.50	-97.04	
Available-for-sale securities appreciation (depreciation)	17,987	36,590	30,816	6,275	-15,123	-50.84	-72.91	
Structured notes, fair value	32,706	5,098	50,951	5,586	4,750	541.55	286.69	
Pledged securities	3,536,913	3,359,072	3,675,748	2,651,053	2,141,124	5.29	67.19	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	5,902,871	5,051,531	5,375,997	3,749,317	2,927,161	16.85	987.53
NOW, ATS and transaction accounts	399,972	442,408	474,730	421,713	150,307	-9.59	236.11
Time deposits less brokered deposits < \$250K	1,079,933	1,217,002	1,165,272	1,261,914	1,141,244	-11.26	
MMDA and other savings accounts	7,545,705	6,350,135	7,073,143	5,804,337	5,617,726	18.83	7.10
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	14,928,481	13,061,076	14,089,142	11,237,281	9,836,438	14.30	74.12
Time deposits of \$250K or more	278,696	319,072	297,831	310,128	236,067	-12.65	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	1,483,705	1,320,937	1,315,747	1,022,347	944,148	12.32	22.49
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	5,000	3,000	1,535	1,773	0	66.67	
Other borrowings w/remaining maturity over 1 year	0	5,000	3,745	33,505	0	-100.00	-100.00
Brokered deposits < \$250K	10,162	39,251	13,283	47,990	49,762	-74.11	
Noncore funding	1,777,563	1,687,260	1,632,141	1,415,743	1,229,977	5.35	-4.46
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	0	0	0	6,702	0		
Other liabilities	264,560	375,318	267,525	208,642	180,872	-29.51	27.19
Total liabilities	16,970,604	15,123,654	15,988,808	12,868,368	11,247,287	12.21	59.47
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	5,956	5,956	5,956	5,956	5,956	0.00	0.00
Common surplus	5,261	5,250	5,250	5,250	5,250	0.21	0.21
Retained earnings	2,555,203	2,346,098	2,449,521	2,253,438	2,081,588	8.91	47.49
Accumulated other comprehensive income	-60,422	-36,112	-50,653	-59,162	-66,492		
Other equity capital components	-79,374	-79,419	-79,419	-79,419	-79,419		
Total holding company equity capital	2,426,624	2,241,773	2,330,655	2,126,063	1,946,883	8.25	47.01
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	2,426,624	2,241,773	2,330,655	2,126,063	1,946,883	8.25	47.01
Total liabilities and capital	19,397,228	17,365,427	18,319,463	14,994,431	13,194,170	11.70	57.79
Memoranda							
Non-interest-bearing deposits	5,902,871	5,051,531	5,375,997	3,749,317	3,345,110	16.85	85.73
Interest-bearing deposits	9,314,468	8,367,868	9,024,259	7,846,082	6,777,157	11.31	54.13
Total deposits	15,217,339	13,419,399	14,400,256	11,595,399	10,122,267	13.40	65.02
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	2,330,655	2,126,063	2,126,063	1,946,883	1,785,214		
Accounting restatements	0	0	0	-180	0		
Net income	121,172	107,263	240,776	209,643	177,576		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	0	0	0	0	0		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	0	0		
Less: Dividends declared	15,489	14,603	44,693	37,613	30,976		
Change in other comprehensive income	-9,769	23,050	8,509	7,330	15,069		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	55	0	0	0	0		
Holding company equity capital, ending balance	2,426,624	2,241,773	2,330,655	2,126,063	1,946,883		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	36.36	36.32	46	38.41	36.22	46	36.96	36.22	43	44.14	37.78	55	42.64	37.19	52
Commercial and industrial loans	8.95	12.25	34	11.74	14.99	32	10.67	13.52	34	8.27	12.02	30	8.25	12.85	29
Loans to individuals	5.31	3.48	75	5.74	3.53	72	5.60	3.40	73	6.78	4.20	71	7.88	4.31	78
Loans to depository institutions and acceptances of other banks	0	0.01	32	0	0.04	28	0	0.03	31	0	0.04	29	0	0.05	28
Agricultural loans.....	0.40	0.21	79	0.46	0.20	80	0.41	0.19	78	0.68	0.24	83	0.67	0.30	82
Other loans and leases.....	2.84	4.22	49	3.18	4.66	44	3.14	4.63	48	3.39	5.01	43	3.72	5	44
Net loans and leases.....	52.88	59.81	23	58.52	63.21	25	55.81	61.58	24	62.32	63.77	34	62.15	63.98	31
Debt securities over 1 year.....	20.04	17.61	61	15.36	14.01	60	19.85	15.55	71	10.65	14.60	26	7.33	14.63	14
Mutual funds and equity securities	0.04	0.06	56	0.03	0.05	53	0.04	0.05	55	0.05	0.06	58	0.22	0.06	90
Subtotal	72.96	78.32	21	73.91	78.43	21	75.70	78.16	26	73.02	79.65	19	69.70	79.97	17
Interest-bearing bank balances	14.02	9.11	79	8.67	6.78	69	8.72	7.51	62	4.98	3.06	73	7.92	3.04	87
Federal funds sold and reverse repos	0.11	0.52	72	0.26	0.86	78	0.06	0.82	69	1.34	1.57	80	1.47	1.66	78
Debt securities 1 year or less	7.19	1.53	94	10.71	1.83	94	9.37	1.68	96	13.19	1.91	97	14.09	1.96	97
Trading assets	0	0.60	39	0.01	1.09	35	0	1.01	35	0	1.19	30	0	1.33	32
Total earning assets.....	94.28	91.43	84	93.55	90.72	81	93.85	91.05	79	92.53	89.53	80	93.17	89.74	84
Non-interest cash and due from depository institutions.....	1.20	1.01	62	1.49	1.08	81	1.34	1.07	75	1.71	1.14	87	1.81	1.21	84
Other real estate owned.....	0.03	0.02	78	0.08	0.03	90	0.06	0.02	85	0.07	0.03	82	0.09	0.04	84
All other assets.....	4.51	7.50	13	4.96	8.16	13	4.81	7.82	13	5.76	9.27	15	5.02	8.98	12
Memoranda															
Short-term investments	21.32	12.01	87	19.64	10.58	85	18.15	11.17	81	19.51	7.63	86	23.47	7.80	89
U.S. Treasury securities.....	4.32	1.08	88	5.23	0.92	91	4.73	0.84	90	2.39	1.03	75	2.04	1.04	76
US agency securities (excluding mortgage-backed securities)	8.74	0.77	97	5.32	0.48	98	9.44	0.63	99	5.64	0.54	97	5.30	0.69	95
Municipal securities	0.50	1.72	40	0.99	1.45	53	0.73	1.69	47	1.59	1.34	66	2.95	1.62	75
Mortgage-backed securities	13.40	12.97	53	13	11.11	63	13.60	11.75	61	11.42	11.44	51	8.09	11.13	31
Asset-backed securities	0.11	0.38	61	0.14	0.27	68	0.12	0.32	63	0.19	0.28	69	0.29	0.33	72
Other debt securities	0.15	0.52	45	1.39	0.39	85	0.59	0.42	72	2.63	0.39	94	2.73	0.41	94
Loans held-for-sale.....	0.64	0.42	77	0.42	0.48	59	0.73	0.52	68	0.49	0.39	69	0.24	0.30	57
Loans held for investment	53.05	59.85	21	58.90	63.46	25	55.90	61.72	24	62.72	63.50	35	62.87	63.93	32
Real estate loans secured by 1–4 family	10.25	11.69	43	10.45	12.29	39	10.12	11.91	42	12.22	13.29	46	11.91	13.46	42
Revolving	1.27	1.45	53	1.61	1.80	52	1.46	1.66	52	1.95	2.07	53	2.04	2.27	50
Closed-end, secured by first liens	8.66	9.84	45	8.46	9.99	42	8.29	9.81	44	9.76	10.69	46	9.27	10.57	46
Closed-end, secured by junior liens	0.32	0.20	81	0.38	0.26	77	0.37	0.22	80	0.51	0.28	82	0.60	0.31	83
Commercial real estate loans	24.81	22.48	52	26.36	21.90	56	25.41	22.22	55	30.04	22.23	63	29.11	21.58	63
Construction and land development	3.98	3.35	62	4.62	3.32	67	3.87	3.40	61	5.14	3.44	73	5.01	3.51	69
Multifamily.....	3.81	3.31	65	3.39	3.07	64	3.68	3.12	66	3.87	3.01	72	3.96	2.72	77
Nonfarm nonresidential	17.02	14.81	59	18.35	14.50	60	17.86	14.72	61	21.03	14.69	68	20.15	14.44	67
Real estate loans secured by farmland.....	1.30	0.34	87	1.60	0.33	89	1.43	0.33	88	1.88	0.36	90	1.62	0.41	85

Loan Mix and Analysis of Concentrations of Credit

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	67.72	59.66	58	64.75	55.37	64	65.25	57.15	62	69.84	57.46	63	67.56	56.49	59
Real estate loans secured by 1–4 family.....	19.09	19.82	46	17.62	19.50	40	17.87	19.43	42	19.34	20.75	42	18.87	21.10	39
Revolving	2.37	2.42	53	2.71	2.79	50	2.58	2.64	51	3.09	3.15	50	3.24	3.50	48
Closed-end.....	16.72	17.22	52	14.91	16.49	43	15.29	16.59	44	16.25	17.39	44	15.63	17.39	40
Commercial real estate loans	46.21	36.54	63	44.44	32.96	71	44.87	34.63	64	47.52	33.52	73	46.12	32.14	68
Construction and land development.....	7.41	5.50	68	7.79	4.97	75	6.84	5.26	68	8.14	5.09	74	7.94	5.20	77
1–4 family.....	2.53	1.11	83	2.72	0.93	86	2.52	0.93	87	2.88	0.94	86	1.98	1.02	74
Other.....	4.88	4.33	59	5.07	3.90	65	4.32	4.19	56	5.26	4.02	67	5.95	4.05	70
Multifamily.....	7.10	5.34	71	5.72	4.72	66	6.50	4.96	69	6.12	4.69	69	6.27	4.10	78
Nonfarm nonresidential	31.70	24.14	68	30.93	21.76	72	31.53	22.93	72	33.27	22.15	73	31.92	21.40	73
Owner-occupied.....	11.69	8.14	71	12.19	7.38	81	12.01	7.68	75	13.80	7.72	85	13.71	8.03	82
Other.....	20.01	15.71	63	18.74	14.16	68	19.52	14.95	64	19.46	14.34	69	18.21	13.38	67
Real estate loans secured by farmland.....	2.42	0.59	87	2.69	0.52	90	2.52	0.54	89	2.98	0.55	91	2.57	0.63	88
Loans to depository institutions and acceptances of other banks.....	0	0.03	32	0	0.07	28	0	0.06	31	0	0.11	29	0	0.12	28
Commercial and industrial loans	16.66	20.98	37	19.80	23.90	35	18.84	22.17	39	13.09	19.53	29	13.07	20.32	26
Loans to individuals	9.89	6.28	75	9.68	6.11	72	9.89	6.13	73	10.72	7.13	71	12.49	7.36	78
Credit card loans	0.64	0.51	76	0.67	0.64	75	0.70	0.65	75	0.85	0.81	73	0.93	1.02	73
Agricultural loans.....	0.75	0.37	82	0.77	0.31	82	0.73	0.32	81	1.08	0.37	84	1.06	0.46	82
Other loans and leases.....	5.28	8.03	53	5.36	8.93	48	5.54	9.09	50	5.36	9.85	44	5.89	9.66	47
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	305.97	383.17	35	321.83	392.62	37	309.06	381.27	37	335.10	391.26	39	295.08	379.80	35
Real estate loans secured by 1–4 family.....	86.25	124.52	35	87.59	133.24	32	84.61	125.03	32	92.78	138.18	32	82.41	137.84	29
Revolving	10.71	15.53	46	13.47	19.64	44	12.21	17.42	45	14.81	21.26	43	14.14	23.33	39
Closed-end.....	75.54	107.53	35	74.11	112.01	33	72.41	106.14	32	77.98	115.20	34	68.27	112.79	31
Commercial real estate loans	208.77	238.21	39	220.85	237.30	48	212.52	234.65	42	228.03	229.44	49	201.46	219.72	45
Construction and land development.....	33.47	35.52	50	38.72	35.78	58	32.39	35.62	50	39.03	34.95	59	34.66	35.36	54
1–4 family.....	11.42	7.06	75	13.50	6.74	77	11.94	6.34	76	13.81	6.61	77	8.66	7.04	63
Other.....	22.05	28.07	41	25.22	27.86	47	20.46	28.16	41	25.22	27.32	50	26	27.26	50
Multifamily.....	32.07	34.78	58	28.41	33.28	51	30.79	32.74	58	29.38	31.04	54	27.38	27.85	56
Nonfarm nonresidential	143.23	157.17	43	153.73	157.33	48	149.34	155.06	46	159.63	152.10	51	139.42	147.22	48
Owner-occupied.....	52.81	52.65	54	60.60	53.29	58	56.86	52.37	57	66.24	53.07	62	59.87	54.89	57
Other.....	90.43	102.08	42	93.13	101.60	44	92.47	100.54	43	93.39	97.41	48	79.54	91.80	47
Real estate loans secured by farmland.....	10.94	3.59	82	13.39	3.50	86	11.93	3.44	85	14.28	3.60	87	11.21	4.02	82
Loans to depository institutions and acceptances of other banks.....	0	0.18	32	0	0.38	28	0	0.28	31	0	0.44	29	0	0.54	28
Commercial and industrial loans	75.28	127.07	23	98.40	159.86	23	89.25	139.91	26	62.79	122.02	25	57.10	128.82	19
Loans to individuals	44.70	35.29	70	48.10	38.40	66	46.85	37.47	69	51.44	43.51	64	54.55	42.67	66
Credit card loans	2.91	2.61	74	3.35	3.43	74	3.32	3.30	73	4.09	4.34	73	4.06	5.31	72
Agricultural loans.....	3.37	2.01	76	3.84	2.03	77	3.44	1.88	76	5.19	2.18	80	4.64	2.72	78
Other loans and leases.....	23.87	46.75	36	26.63	51.14	35	26.26	49.54	35	25.70	52.44	32	25.71	51.79	33
Supplemental															
Non-owner occupied CRE loans / Gross loans	35.29	28.84	64	32.87	26.07	67	33.49	27.32	62	34.44	26.45	65	33.54	24.79	69
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	159.42	187.37	39	163.35	186.18	40	158.64	183.76	39	165.27	178.57	44	146.51	167.93	45
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	212.22	244.59	38	223.96	244.21	45	215.50	240.85	42	231.51	236.10	48	206.38	225.98	45

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	3,337,630	2,924,727	3,054,194	2,706,598	2,368,775
Commit: Secured commercial real estate loans	1,190,258	843,941	1,027,357	851,828	632,541
Commit: Unsecured real estate loans	52,836	47,946	50,938	35,662	57,585
Credit card lines (reported semiannually, June/Dec)	486,796	524,702	457,308	518,041	472,942
Securities underwriting	0	0	0	0	0
Standby letters of credit	58,130	53,895	59,965	62,435	70,802
Commercial and similar letters of credit	6,254	3,465	6,384	2,703	4,315
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	46,110	46,666	46,463	38,696	8,696
Credit derivatives - notional amount (holding company as beneficiary)	29,389	30,000	29,796	30,000	0
Credit derivative contracts w/ purchased credit protection-investment grade	75,499	76,666	76,259	38,696	8,696
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	30,000	0
Derivative Contracts					
Interest rate futures and forward contracts	324,071	589,273	473,192	175,830	78,141
Written options contracts (interest rate)	242,617	514,950	403,277	107,570	44,533
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	466,876	406,976	463,410	359,665	191,823
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	17.21	22.45	37	16.84	21.74	37	16.67	22.01	33	18.05	23.52	35	17.95	24.05	36
Standby letters of credit	0.30	0.67	29	0.31	0.72	31	0.33	0.71	34	0.42	0.84	38	0.54	0.92	40
Commercial and similar letters of credit	0.03	0.02	78	0.02	0.02	74	0.03	0.02	79	0.02	0.02	69	0.03	0.02	72
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0.24	0.25	67	0.27	0.39	67	0.25	0.35	67	0.26	0.42	66	0.07	0.52	59
Credit derivatives - notional amount (holding company as beneficiary)	0.15	0.19	68	0.17	0.33	69	0.16	0.30	68	0.20	0.52	70	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0.39	0.18	81	0.44	0.22	82	0.42	0.25	79	0.26	0.30	76	0.07	0.52	73
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0.20	0.45	80	0	0.69	34
Derivative contracts	5.33	49.75	20	8.70	51.68	23	7.31	48.62	20	4.29	68.47	15	2.38	65.81	13
Interest rate contracts	5.33	35.96	20	8.70	36.85	25	7.31	34.36	22	4.29	47.31	17	2.38	43.84	14
Interest rate futures and forward contracts	1.67	5.17	72	3.39	9.28	77	2.58	6.21	71	1.17	10.67	64	0.59	11.40	59
Written options contracts (interest rate)	1.25	1.82	64	2.97	2.30	78	2.20	2.18	69	0.72	2.47	58	0.34	2.16	46
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	2.41	20.67	19	2.34	22.27	17	2.53	20.83	18	2.40	28.86	15	1.45	26.74	14
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	32.14	42.93	46	29.90	41.55	44	30.43	42.82	44	31.33	45.53	42	28.69	44.93	38

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	1,033,564	1,511,199	1,339,879	643,065	314,497
Interest rate contracts	1,033,564	1,511,199	1,339,879	643,065	314,497
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	324,071	589,273	473,192	175,830	78,141
Written options	242,617	514,950	403,277	107,570	44,533
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	242,617	514,950	403,277	107,570	44,533
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	466,876	406,976	463,410	359,665	191,823
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,033,564	1,511,199	1,339,879	643,065	314,497
Interest rate contracts	1,033,564	1,511,199	1,339,879	643,065	314,497
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	866,446	1,072,915	1,012,861	604,191	278,659
One year or less	323,326	588,279	480,894	174,588	76,651
Over 1 year to 5 years	17,465	11,045	10,233	11,377	10,186
Over 5 years	525,655	473,591	521,734	418,226	191,822
Gross negative fair value (absolute value)	14,300	26,730	23,138	6,566	3,829
Gross positive fair value.....	20,911	31,140	26,494	6,864	5,225
Held for trading.....	0	0	0	0	0
Non-traded.....	20,911	31,140	26,494	6,864	5,225
Current credit exposure on risk-based capital derivative contracts	20,911	31,140	26,494	6,864	5,225
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Percent of Notional Amount															
Interest rate contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Foreign exchange contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	31.35	12.57	80	38.99	12.99	83	35.32	14.05	79	27.34	13.49	77	24.85	12.78	76
Written options	23.47	7.49	86	34.08	8.37	90	30.10	8.18	89	16.73	5.91	84	14.16	6.60	79
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	23.47	7.20	86	34.08	7.94	90	30.10	7.73	89	16.73	5.10	88	14.16	5.49	84
Purchased options	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	45.17	71.23	20	26.93	69.92	15	34.59	68.76	17	55.93	69.75	28	60.99	70.34	30
Held for trading	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	56.19	86	100	54.31	88	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	83.83	91.87	22	71	89.91	18	75.59	91.48	18	93.95	93.86	36	88.60	94.47	27
One year or less	31.28	28.05	62	38.93	30.94	69	35.89	32.05	65	27.15	32.17	56	24.37	32.51	56
Over 1 year to 5 years	1.69	26.03	13	0.73	27.26	13	0.76	27.06	8	1.77	30.45	14	3.24	31.16	13
Over 5 years	50.86	30.08	73	31.34	28.48	55	38.94	29.56	60	65.04	28.09	84	60.99	28.71	80
Gross negative fair value (absolute value)	1.38	1.25	62	1.77	1.76	60	1.73	1.55	64	1.02	0.83	58	1.22	0.72	86
Gross positive fair value	2.02	1.68	64	2.06	2.69	43	1.98	2.23	49	1.07	1.19	48	1.66	0.85	93
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.01	0.05	29	0.01	0.07	29	0.01	0.07	28	0	0.06	23	0	0.06	21
Gross positive fair value (X)	0.01	0.07	24	0.02	0.11	22	0.01	0.09	21	0	0.07	20	0	0.06	17
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.01	0.01	59	0.02	0.02	60	0.01	0.02	60	0	0.01	55	0	0.01	47
Current credit exposure (X)	0.01	0.05	31	0.02	0.08	31	0.01	0.06	28	0	0.05	25	0	0.04	27
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.19	0.63	35	0.28	1.03	33	0.24	0.85	32	0.06	0.73	29	0.05	0.53	33

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	150,457	132,949	132,949	128,044	128,242
Gross losses	4,672	8,579	16,583	16,065	21,915
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	4,850	3,149	6,938	6,946	5,837
Net losses	-178	5,430	9,645	9,119	16,078
Provision for loan and lease losses	5,612	12,442	27,153	14,024	15,880
Adjustments	0	0	0	0	0
Ending balance	156,247	139,961	150,457	132,949	128,044
Memo: Allocated transfer risk reserve (ATTRR)	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Provision for loan and lease losses / Average assets	0.06	-0.14	87	0.16	0.85	8	0.16	0.51	11	0.10	0.15	44	0.12	0.14	54
Provision for loan and lease losses / Average loans and leases	0.11	-0.25	88	0.25	1.37	5	0.27	0.82	9	0.16	0.24	46	0.19	0.24	57
Provision for loan and lease losses / Net loan and lease losses	-3,152.81	77.32	3	229.13	792.43	14	281.52	487.86	40	153.79	130.58	71	98.77	134.68	33
Allowance for loan and lease losses / Total loans and leases not held for sale	1.52	1.39	66	1.37	1.51	43	1.47	1.58	47	1.41	0.83	90	1.54	0.90	89
Allowance for loan and lease losses / Total loans and leases	1.50	1.37	66	1.36	1.48	45	1.45	1.55	46	1.40	0.81	90	1.54	0.89	89
Allowance for loan and lease losses / Net loans and leases losses (X)	15.27			12.89	11.83	72	15.60	11.58	74	14.58	8.03	82	7.96	7.54	67
Allowance for loan and lease losses / Nonaccrual assets	510.21	318.67	83	337.52	321.01	65	543.74	299.17	85	256.94	218.72	73	457.25	214.03	88
ALLL / 90+ days past due + nonaccrual loans and leases	490.76	260.68	86	321.78	244.42	73	513.70	244.34	91	251.83	151.73	81	443.66	160.51	91
Gross loan and lease losses / Average loans and leases	0.09	0.22	26	0.18	0.35	39	0.17	0.34	35	0.19	0.28	44	0.27	0.30	59
Recoveries / Average loans and leases	0.09	0.08	62	0.06	0.07	58	0.07	0.07	56	0.08	0.08	59	0.07	0.09	46
Net losses / Average loans and leases	0	0.13	12	0.11	0.28	32	0.10	0.27	32	0.11	0.21	41	0.19	0.22	61
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	0	39
Recoveries / Prior year-end losses	29.25	16.12	85	19.60	15.46	69	43.19	33.98	72	31.70	36.22	53	22.68	41.30	27
Earnings coverage of net loan and lease losses (X)	-913.80	4.52	3	27.69	21.56	75	35.04	22.91	79	31.40	24.40	73	15.05	21.75	52
Net Loan and Lease Losses By Type															
Real estate loans	-0.04	0.03	9	0.04	0.03	69	0.04	0.04	57	0.02	0.01	63	0.01	0.02	51
Real estate loans secured by 1-4 family	-0.07	-0.01	10	0.01	0.01	58	0.01	0.01	58	0	0.01	45	0.02	0.01	60
Revolving	0	-0.05	50	-0.02	0.01	31	-0.01	0.01	40	0	0.02	50	0.04	0.03	58
Closed-end	-0.08	-0.01	6	0.01	0.01	66	0.01	0	68	0	0	49	0.02	0.01	67
Commercial real estate loans	-0.03	0.05	6	0.06	0.03	69	0.05	0.07	56	0.03	0.01	71	0.01	0.01	59
Construction and land development	-0.01	0	25	0	0	82	0.03	0	81	0.01	-0.01	82	-0.01	-0.03	50
1-4 family	0	0	13	0	0	23	0	0	31	0.01	0	93	-0.01	-0.01	23
Other	-0.01	-0.01	25	0	0	84	0.03	0	82	0	-0.01	77	0	-0.02	83
Multifamily	0	0.01	51	-0.02	0	6	-0.02	0	9	-0.05	0	5	-0.01	0	19
Nonfarm nonresidential	-0.05	0.07	6	0.08	0.05	74	0.07	0.11	55	0.04	0.02	75	0.02	0.02	61
Owner-occupied	-0.05	0.01	3	0.01	0.02	70	0.01	0.02	49	0.03	0.01	84	0.01	0.01	61
Other	0	0.06	26	0.07	0.03	82	0.06	0.08	65	0.01	0.01	71	0.01	0.01	65
Real estate loans secured by farmland	0	-0.01	58	-0.01	0.02	13	0	0.02	14	0	0.01	48	-0.01	0	18
Commercial and industrial loans	-0.04	0.20	12	0.03	0.46	17	0.03	0.47	13	0.02	0.37	9	0.58	0.31	80
Loans to individuals	0.31	0.78	31	0.69	1.41	33	0.57	1.13	34	0.67	1.17	37	0.75	1.16	51
Credit card loans	2.33	2.18	52	2.93	3.43	35	2.48	2.92	36	2.76	3.11	36	2.74	2.92	35
Agricultural loans	-0.02	0.03	16	-0.03	0.15	8	0.06	0.19	65	0.06	0.08	71	0.18	0.15	72
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases	0.03	0.08	61	0.11	0.13	62	0.13	0.15	62	0.16	0.15	67	0.22	0.14	72

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021		06/30/2020		12/31/2020		12/31/2019		12/31/2018	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases.....		15,514		19,248		23,979		32,164		32,111
90+ days past due loans and leases		1,214		2,028		1,618		1,051		858
Nonaccrual loans and leases.....		30,624		41,468		27,671		51,743		28,003
Total past due and nonaccrual loans and leases.....		47,352		62,744		53,268		84,958		60,972
Restructured 30–89 days past due		0		0		66		453		234
Restructured 90+ days past due		0		91		224		0		0
Restructured nonaccrual		3,708		7,439		6,775		10,687		7,351
Total restructured loans and leases		3,708		7,530		7,065		11,140		7,585
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale.....		0		0		0		0		0
Restructured loans and leases in compliance		9,240		12,357		8,790		15,743		20,072
Other real estate owned.....		6,512		14,053		10,580		9,756		11,354
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual.....		0		0		0		0		0
Total other assets past due and nonaccrual.....		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases.....	0.15	0.27	37	0.19	0.36	30	0.23	0.39	34	0.34
90+ days past due loans and leases	0.01	0.10	42	0.02	0.13	38	0.02	0.12	39	0.01
Nonaccrual loans and leases.....	0.29	0.58	24	0.40	0.61	32	0.27	0.66	13	0.55
90+ days past due and nonaccrual loans and leases.....	0.31	0.73	18	0.42	0.80	23	0.28	0.85	10	0.56
30–89 days past due restructured.....	0	0.01	19	0	0.01	16	0	0.01	37	0
90+ days past due restructured	0	0	30	0	0.01	67	0	0.01	71	0
Nonaccrual restructured.....	0.04	0.12	28	0.07	0.13	42	0.07	0.13	40	0.11
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.15	0.27	37	0.19	0.37	30	0.23	0.40	34	0.34
90+ days past due assets	0.01	0.10	40	0.02	0.13	36	0.02	0.12	37	0.01
Nonaccrual assets	0.29	0.59	22	0.40	0.62	32	0.27	0.67	13	0.55
30+ days past due and nonaccrual assets	0.45	1.04	16	0.61	1.21	23	0.51	1.29	13	0.90
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.16	0.43	14	0.25	0.49	19	0.16	0.52	12	0.35
90+ days past due and nonaccrual assets + other real estate owned	0.20	0.46	18	0.33	0.52	28	0.22	0.55	16	0.42
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.24	0.52	18	0.39	0.56	33	0.26	0.60	18	0.52
Allowance for loan and lease losses	29.68	67.93	18	48.56	65.48	40	31.46	66.66	19	58.44
Equity capital + allowance for loan and lease losses	1.80	4.43	17	2.85	4.83	28	1.91	4.97	14	3.44
Tier 1 capital + allowance for loan and lease losses.....	2.01	5.28	14	3.28	5.98	23	2.16	6.05	13	3.93
Loans and leases + other real estate owned	0.45	0.88	25	0.66	0.92	37	0.46	0.97	17	0.82

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.10	0.24	33	0.14	0.39	26	0.19	0.39	30	0.23	0.38	36	0.30	0.42	41
	90+ days past due		0.01	0.12	49	0.02	0.15	51	0.02	0.16	48	0.01	0.16	38	0.01	0.22	30
	Nonaccrual.....		0.34	0.65	28	0.45	0.63	40	0.32	0.76	21	0.61	0.46	70	0.39	0.57	39
Commercial and industrial	30–89 days past due		0.08	0.17	31	0.13	0.23	40	0.04	0.23	13	0.45	0.31	76	0.13	0.30	27
	90+ days past due		0	0.02	49	0	0.03	17	0	0.03	16	0	0.05	14	0	0.05	11
	Nonaccrual.....		0.18	0.64	19	0.34	0.75	24	0.06	0.75	7	0.59	0.83	43	0.26	0.76	23
Individuals	30–89 days past due		0.48	0.55	49	0.53	0.58	48	0.71	0.83	48	0.90	0.83	53	1.02	0.84	60
	90+ days past due		0.02	0.07	52	0.04	0.13	49	0.04	0.14	49	0.04	0.17	45	0.04	0.16	48
	Nonaccrual.....		0.30	0.18	74	0.40	0.22	75	0.39	0.28	72	0.37	0.17	80	0.30	0.23	68
Depository institution loans	30–89 days past due			0			0.03			0			0			0	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due		0.72	0.16	87	0.24	0.31	65	0.35	0.17	77	0.11	0.24	63	0.76	0.17	89
	90+ days past due		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		0.05	0.69	51	0.02	0.80	47	0.01	0.49	49	0.14	0.67	52	0.03	0.75	48
Foreign governments	30–89 days past due			0.01			0			0			0.07			0.01	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.04			0.02			0.09			0.03			0.06	
Other loans and leases	30–89 days past due		0.30	0.11	81	0.28	0.14	76	0.51	0.18	83	0.42	0.20	80	0.48	0.17	86
	90+ days past due		0	0.01	70	0	0.01	69	0	0.01	68	0	0.01	72	0	0.01	72
	Nonaccrual.....		0.06	0.13	59	0.09	0.15	56	0.10	0.15	62	0.04	0.13	48	0.01	0.14	38

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

Memoranda		06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
		BHC	Peer # 1	Pct												
		0.12	0.35	27	0.14	0.60	16	0.36	0.65	28	0.62	0.67	60	0.83	0.71	63
1–4 family	30–89 days past due	0.02	0.27	48	0.09	0.29	61	0.04	0.33	55	0.03	0.31	47	0.02	0.46	36
	90+ days past due	0.27	0.82	17	0.65	0.84	46	0.40	0.89	26	0.77	0.73	60	0.74	0.86	52
Revolving	30–89 days past due	0.30	0.29	59	0.28	0.40	43	0.18	0.48	26	0.35	0.45	39	0.28	0.50	31
	90+ days past due	0	0.02	34	0	0.03	31	0.05	0.03	77	0.08	0.05	77	0.04	0.05	63
	Nonaccrual	0.33	1.05	29	0.41	1.27	25	0.37	1.13	28	0.45	1	33	0.42	1.17	32
Closed-end	30–89 days past due	0.10	0.36	24	0.12	0.61	16	0.39	0.65	35	0.67	0.70	59	0.94	0.75	70
	90+ days past due	0.02	0.29	49	0.11	0.33	62	0.04	0.38	56	0.02	0.35	45	0.02	0.53	35
	Nonaccrual	0.26	0.77	19	0.69	0.81	53	0.40	0.87	28	0.83	0.70	64	0.81	0.84	57
Junior lien	30–89 days past due	0	0.01	27	0.01	0.02	62	0.01	0.02	49	0.05	0.02	80	0.06	0.03	82
	90+ days past due	0	0	82	0	0	70	0	0	71	0	0	59	0	0	61
	Nonaccrual	0.02	0.04	40	0.07	0.05	68	0.04	0.04	53	0.04	0.04	57	0.03	0.06	41
Commercial real estate	30–89 days past due	0.07	0.14	45	0.13	0.23	47	0.11	0.26	42	0.07	0.18	34	0.06	0.17	24
	90+ days past due	0.01	0.01	70	0	0.02	22	0	0.02	53	0	0.03	40	0	0.03	20
	Nonaccrual	0.39	0.52	49	0.39	0.43	53	0.31	0.62	30	0.57	0.23	85	0.26	0.28	55
Construction and development	30–89 days past due	0.20	0.12	78	0.02	0.24	33	0.08	0.28	44	0.04	0.28	36	0.18	0.21	56
	90+ days past due	0	0.01	38	0	0.01	34	0	0.01	72	0	0.02	66	0	0.02	31
	Nonaccrual	0.09	0.36	53	0.42	0.25	76	0.23	0.41	60	0.30	0.20	79	0.29	0.19	73
1–4 family	30–89 days past due	0.07	0.02	86	0	0.04	28	0.05	0.03	74	0.02	0.06	57	0	0.06	25
	90+ days past due	0	0	44	0	0	42	0	0	42	0	0	41	0	0	43
	Nonaccrual	0	0.02	30	0.08	0.04	84	0.08	0.03	85	0.08	0.02	88	0.09	0.02	86
Other	30–89 days past due	0.13	0.07	79	0.02	0.17	43	0.04	0.22	41	0.01	0.20	38	0.18	0.13	71
	90+ days past due	0	0	41	0	0	38	0	0	81	0	0.01	71	0	0.02	33
	Nonaccrual	0.09	0.29	59	0.34	0.18	80	0.15	0.35	59	0.22	0.17	77	0.20	0.15	73
Multifamily	30–89 days past due	0.01	0.06	58	0	0.08	24	0.17	0.09	76	0	0.08	19	0.03	0.10	51
	90+ days past due	0	0	44	0	0	43	0	0	45	0	0	41	0	0.01	39
	Nonaccrual	0	0.14	21	0	0.08	17	0	0.11	20	0	0.05	21	0	0.08	23
Nonfarm non-residential	30–89 days past due	0.06	0.14	39	0.18	0.20	60	0.10	0.23	47	0.09	0.14	42	0.04	0.17	17
	90+ days past due	0.02	0.01	75	0	0.02	27	0	0.02	61	0	0.03	22	0	0.03	21
	Nonaccrual	0.54	0.66	51	0.45	0.55	50	0.39	0.80	33	0.74	0.28	88	0.30	0.30	54
Owner Occupied	30–89 days past due	0.06	0.04	67	0.09	0.07	62	0.09	0.07	68	0.07	0.07	58	0.03	0.09	26
	90+ days past due	0	0	78	0	0.01	30	0	0	72	0	0.01	26	0	0.01	25
	Nonaccrual	0.46	0.25	83	0.36	0.24	67	0.31	0.27	58	0.44	0.16	89	0.10	0.17	40
Other	30–89 days past due	0	0.09	24	0.09	0.11	64	0.01	0.14	34	0.02	0.07	38	0.01	0.07	27
	90+ days past due	0.02	0.01	82	0	0.01	34	0	0.01	33	0	0.01	30	0	0.01	31
	Nonaccrual	0.08	0.40	30	0.09	0.24	34	0.08	0.44	27	0.30	0.10	85	0.19	0.13	71
Farmland	30–89 days past due	0.40	0.11	86	0.45	0.31	73	0.41	0.11	86	0.23	0.23	66	0.79	0.25	85
	90+ days past due	0	0	45	0	0.03	40	0.10	0	95	0	0.01	42	0	0.01	42
	Nonaccrual	0.08	1.10	45	0.20	1.24	40	0.10	1.13	41	0.14	0.84	44	0.20	1.23	49
Credit card	30–89 days past due	1	0.63	82	0.32	0.90	21	1.45	0.95	77	1.18	1.19	41	1.20	1.22	45
	90+ days past due	0.30	0.39	51	0.52	0.76	41	0.61	0.63	43	0.56	0.78	37	0.60	0.73	45
	Nonaccrual	0	0.08	37	0	0.09	35	0	0.05	37	0	0.11	35	0	0.09	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	-68,157	-68,213	-68,213	-68,213	-68,213										
Retained earnings	2,555,203	2,346,098	2,449,521	2,253,438	2,081,588										
Accumulated other comprehensive income (AOCI)	-60,422	-36,112	-50,653	-59,162	-66,492										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	2,426,624	2,241,773	2,330,655	2,126,063	1,946,883										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	338,215	345,161	341,197	349,765	234,703										
Accumulated other comprehensive income-related adjustments	-60,422	-36,112	-50,653	-59,162	-66,492										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,148,831	1,932,724	2,040,111	1,835,460	1,778,672										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,148,831	1,932,724	2,040,111	1,835,460	1,778,672										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	6,702	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	6,702	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	6,702	0										
Tier 1 Capital	2,148,831	1,932,724	2,040,111	1,842,162	1,778,672										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	140,769	138,306	138,155	134,474	122,110										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	140,769	138,306	138,155	134,474	122,110										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	140,769	138,306	138,155	134,474	122,110										
Exited advanced approach tier 2 capital															
Total capital	2,289,600	2,071,030	2,178,266	1,976,636	1,900,782										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	19,309,023	16,681,813	17,727,072	14,378,475	12,753,744										
Less: Deductions from common equity tier 1 capital	338,215	344,357	341,197	346,617	234,703										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	18,970,808	16,337,456	17,385,875	14,031,858	12,519,041										
Total risk-weighted assets	11,244,520	11,061,324	11,038,576	10,992,298	9,761,347										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	19.11	12.66	95	17.47	11.98	92	18.48	12.35	93	16.70	12.11	92	18.22	12.09	94
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	19.11	13.44	94	17.47	12.72	90	18.48	13.08	91	16.76	12.78	88	18.22	12.85	91
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	20.36	15.42	93	18.72	14.77	89	19.73	15.23	89	17.98	14.36	89	19.47	14.45	90
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	11.33	9.11	90	11.83	9.03	92	11.73	9.13	93	13.13	9.76	94	14.21	9.71	97
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets			0			0			0			0				0	-100.00	
Total property and casualty assets			0			0			0			0				0		
Reinsurance recoverables (P/C)																		
Total life and health assets			0			0			0			0				0	-100.00	
Reinsurance recoverables (L/H)																		
Separate account assets (L/H)			0			0			0			0				0		
Total insurance underwriting equity			0			0			0			0				0	-100.00	
Total property and casualty equity			0			0			0			0				0		
Total life and health equity			0			0			0			0				0	-100.00	
Total insurance underwriting net income			0			0			0			0				452	-100.00	
Total property and casualty			0			0			0			0				317	-100.00	
Total life and health			0			0			0			0				135	-100.00	
Claims and claims adjusted expense reserves (P/C)			0			0			0			0				0		
Unearned premiums (P/C)			0			0			0			0				0		
Policyholder benefit and contractholder funds (L/H)			0			0			0			0				0		
Separate account liabilities (L/H)			0			0			0			0				0		
Insurance activities revenue			125			287			554			669				692	-56.45	-72.65
Other insurance activities income			125			287			554			669				686	-56.45	-66.31
Insurance and reinsurance underwriting income			0			0			0			0				6	-100.00	
Premiums			0			0			0			0				6	-100.00	
Credit related insurance underwriting			0			0			0			0				6	-100.00	
Other insurance underwriting			0			0			0			0				0		
Insurance benefits, losses, expenses			0			0			0			0				4	-100.00	
Net assets of insurance underwriting subsidiaries			0			0			0			0				0		
Life insurance assets			23,404			20,331			23,401			22,848				2,677	15.11	-38.05

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0.03	0.37	42	0.08	0.39	53	0.07	0.41	51	0.10	0.47	52	0.12	0.47	55			
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0.87	4.86	76			
Credit related premium income / Total premium income	30.92			40.01			38.23			34.91			100	44.54	78			
Other premium income / Total premium income	69.08			59.99			61.77			65.09			0	55.46	21			
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0.25	0.08	86			
Insurance net income (P/C) / Equity (P/C)	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			66.67	160.49	28			
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0			0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	1.02	11.54	12	0.98	11.35	11	1.07	11.03	12	1.16	11.51	15	0.14	10.22	12			
Broker-Dealer Activities				0			0			0			0			0		
Net assets of broker-dealer subsidiaries (\$000)	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			
Net assets of broker-dealer subsidiaries / Consolidated assets	0																	

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	65	0	69	80
Real estate loans.....	0	65	0	69	80
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	65	0	69	80
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Yield: Foreign loans		0.64			0	0.93	31	0	0.87	31	0	1.25	31	0	1.17
Cost: Interest-bearing deposits.....		0.12			0.59				0.42			1.19			0.97
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			5.29				5.18			27.03			27.29
Commercial and industrial loans		1.03			0.59				0.64			0.29			1.53
Foreign governments and institutions		0			0				0			0			0
Growth Rates															
Net loans and leases.....	-100	-1.19	1	-57.52	10.27	4	-100	-2.40	1	-13.75	22.48	20	-4.76	7.24	32
Total selected assets.....	-100	3.19	1	-57.52	5.10	9	-100	2.04	2	-13.75	12.40	21	-4.76	3.24	31
Deposits		9.07			10.22				3.46			10.36			5

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		31,803	63,470	49,153	63,923	0	-49.89	
1–4 family residential loans		31,803	63,470	49,153	63,923	0	-49.89	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets								
Securitization activities.....		0.16	0.37	0.27	0.43	0		
1–4 family residential loans		0.16	0.37	0.27	0.43	0		
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans		16.92	15.38	15.65	16.80			
Home equity lines		2.36	2.68	2.56	3.06			
Credit card receivables.....		0.64	0.67	0.69	0.85			
Auto loans and other consumer loans.....		8.80	8.50	8.74	9.25			
Commercial and industrial loans		16.56	19.61	18.71	12.99			
All other loans and leases.....		54.72	53.16	53.65	57.06			

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....	0	0	0	0	0	
1–4 family residential loans.....	0	0	0	0	0	
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	
Seller's interest carried as securities and loans	0	0	0	0	0	
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0.03	0.04	0.03	0.04	0.10	
Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	0
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0
Commcial and industrial loans	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0	0
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	0
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total 90+ days past due securitized assets	0	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0	0
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	0
Home equity lines.....	0	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0	0
Auto loans	0	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0	0

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0	0	0	0	
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	
Total past due securitized assets percent of securitized assets	0	0	0	0	
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0	0	0	
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.10	0.11	0.37	0.65	
Home equity lines	0.30	0.28	0.18	0.35	
Credit card receivables	1	0.32	1.45	1.18	
Commercial and industrial loans	0.08	0.13	0.04	0.45	
All other loans and leases	0.16	0.22	0.24	0.23	
Total managed loans past due 30–89 days	0.15	0.19	0.23	0.34	
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.02	0.10	0.04	0.02	
Home equity lines	0	0	0.05	0.08	
Credit card receivables	0.30	0.52	0.61	0.56	
Commercial and industrial loans	0	0	0	0	
All other loans and leases	0.01	0	0.01	0	
Total managed loans past due 90+ days	0.01	0.02	0.02	0.01	
Total Past Due Managed Assets	0.16	0.20	0.24	0.35	
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	-0.08	0.01	0.01	0	
Home equity lines	0	-0.02	-0.01	0	
Credit card receivables	2.33	2.93	2.48	2.76	
Commercial and industrial loans	-0.04	0.03	0.03	0.02	
All other loans and leases	0	0.12	0.11	0.10	
Net Losses on Managed Assets Percent of Total Managed Assets	0	0.10	0.09	0.10	

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	46,149	40,621	91,956	145,399	156,499	13.61	155.91
Dividends	39,000	31,500	75,500	124,000	139,150	23.81	230.51
Interest	181	1,347	1,530	7,591	4,192	-86.56	-50.27
Management and service fees	6,968	7,774	14,926	13,808	13,157	-10.37	18.73
Other income	0	0	0	0	0		
Income from nonbank subsidiaries	61	72	173	2,148	1,153	-15.28	-37.76
Dividends	0	0	0	2,000	1,000		
Interest	0	0	0	0	0		
Management and service fees	61	72	173	148	153	-15.28	-37.76
Other income	0	0	0	0	0		
Income from subsidiary holding companies	21,604	6,555	18,652	54,380	45,740	229.58	310.18
Dividends	19,300	4,500	13,000	47,750	40,749	328.89	414.67
Interest	76	576	647	2,261	559	-86.81	
Management and service fees	2,228	1,479	5,005	4,369	4,432	50.64	46.87
Other income	0	0	0	0	0		
Total income from subsidiaries	67,814	47,248	110,781	201,927	203,392	43.53	189.83
Securities gains (losses)	50	0	0	22	2,156		4900.00
Other operating income	249	944	1,304	4,557	5,657	-73.62	-91.61
Total operating income	68,113	48,192	112,085	206,506	211,205	41.34	158.33
Operating Expenses							
Personnel expenses	11,535	11,144	26,764	20,944	19,698	3.51	27.60
Interest expense	0	0	0	0	0		
Other expenses	4,588	3,703	8,936	9,732	9,111	23.90	26.18
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	16,123	14,847	35,700	30,676	28,809	8.59	27.19
Income (loss) before taxes	51,990	33,345	76,385	175,830	177,162	55.92	279.74
Applicable income taxes (credit)	-1,491	-621	-2,857	2,284	-913		
Extraordinary items							
Income before undistributed income of subsidiaries	53,481	33,966	79,242	173,546	178,075	57.45	261.28
Equity in undistributed income of subsidiaries	67,691	73,297	161,534	36,097	-499	-7.65	35.14
Bank subsidiaries	52,226	49,951	114,141	35,383	-1,953	4.55	37.55
Nonbank subsidiaries	1,102	1,510	43	-1,835	-900	-27.02	8.89
Subsidiary holding companies	14,363	21,836	47,350	2,549	2,354	-34.22	29.30
Net income (loss)	121,172	107,263	240,776	209,643	177,576	12.97	86.73
Memoranda							
Bank net income	91,226	81,451	189,641	159,383	137,197	12.00	83.30
Nonbank net income	1,102	1,510	43	165	100	-27.02	8.89
Subsidiary holding companies' net income	33,663	26,336	60,350	50,299	43,103	27.82	126.56

Parent Company Balance Sheet

	Dollar Amount in Thousands	06/30/2021	% of Total Assets	06/30/2020	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	12/31/2018	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries		1,688,925	65.66	1,554,765	65.53	1,561,497	63.02	1,542,527	1,322,959	8.63	111.39
Common and preferred stock		1,155,628	44.93	1,032,748	43.53	1,094,334	44.17	1,076,778	917,089	11.90	46.81
Excess cost over fair value		7,935	0.31	7,935	0.33	7,935	0.32	7,935	7,935	0.00	0.71
Loans, advances, notes, and bonds		522,000	20.29	511,000	21.54	457,255	18.45	456,000	397,000	2.15	
Other receivables		3,362	0.13	3,082	0.13	1,973	0.08	1,814	935	9.09	-13.84
Investment in nonbank subsidiaries		7,907	0.31	8,271	0.35	6,805	0.27	6,762	8,596	-4.40	-81.34
Common and preferred stock		7,907	0.31	8,271	0.35	6,805	0.27	6,762	8,596	-4.40	-81.31
Excess cost over fair value		0	0	0	0	0	0	0	0		-100.00
Loans, advances, notes, and bonds		0	0	0	0	0	0	0	0		
Other receivables		0	0	0	0	0	0	0	0		
Investment in subsidiary holding companies		737,635	28.68	701,643	29.57	725,535	29.28	570,669	456,046	5.13	68.84
Common and preferred stock		737,635	28.68	701,643	29.57	725,535	29.28	562,969	456,046	5.13	68.84
Excess cost over fair value		0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds		0	0	0	0	0	0	7,700	0		
Other receivables		0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases		6,935	0.27	0	0	0	0	0	0		
Securities		70,712	2.75	62,297	2.63	92,043	3.71	82,720	138,891	13.51	-66.88
Securities purchased (reverse repos)		0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution		22,712	0.88	9,220	0.39	51,647	2.08	23,931	106,035	146.33	-89.54
Cash and due from unrelated depository institution		0	0	1,225	0.05	735	0.03	1,960	2,979	-100.00	-100.00
Premises, furnishings, fixtures and equipment		1,818	0.07	1,523	0.06	1,726	0.07	1,464	1,475	19.37	22.10
Intangible assets		385	0.01	0	0	379	0.02	0	0		54.00
Other assets		35,163	1.37	33,691	1.42	37,463	1.51	33,272	37,842	4.37	-61.82
Balance due from subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total assets		2,572,192	100.00	2,372,635	100.00	2,477,830	100.00	2,263,305	2,074,823	8.41	41.31
Liabilities and Capital											
Deposits		0	0	0	0	0	0	0	0		
Securities sold (repos)		0	0	0	0	0	0	0	0		
Commercial paper		0	0	0	0	0	0	0	0		
Other borrowings 1 year or less		0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year		0	0	0	0	0	0	0	0		
Subordinated notes and debentures		0	0	0	0	0	0	0	0		
Other liabilities		145,568	5.66	130,862	5.52	147,175	5.94	137,242	127,940	11.24	-14.17
Balance due to subsidiaries and related institutions		0	0	0	0	0	0	0	0		
Total liabilities		145,568	5.66	130,862	5.52	147,175	5.94	137,242	127,940	11.24	-14.17
Equity Capital		2,426,624	94.34	2,241,773	94.48	2,330,655	94.06	2,126,063	1,946,883	8.25	47.01
Perpetual preferred stock (income surplus)		0	0	0	0	0	0	0	0		
Common stock		5,956	0.23	5,956	0.25	5,956	0.24	5,956	5,956	0.00	0.00
Common surplus		5,261	0.20	5,250	0.22	5,250	0.21	5,250	5,250	0.21	0.21
Retained earnings		2,555,203	99.34	2,346,098	98.88	2,449,521	98.86	2,253,438	2,081,588	8.91	47.49
Accumulated other comprehensive income		-60,422	-2.35	-36,112	-1.52	-50,653	-2.04	-59,162	-66,492		
Other equity capital components		-79,374	-3.09	-79,419	-3.35	-79,419	-3.21	-79,419	-79,419		
Total liabilities and equity capital		2,572,192	100.00	2,372,635	100.00	2,477,830	100.00	2,263,305	2,074,823	8.41	41.31
Memoranda											
Loans and advances from bank subsidiaries		0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries		0	0	0	0	0	0	0	0		
Notes payable to subsidiaries that issued TPS		0	0	0	0	0	0	0	0		
Loans and advances from subsidiary holding companies		0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less		0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies		0	0	0	0	0	0	0	0		

